

Certificate Number: 05781-NJ-DE-037783661

Bankruptcy Case Number: 23-14800



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 21, 2023, at 7:25 o'clock AM PDT, Teresa Lai completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 21, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President